

Medical facilities and independent claims processing companies are increasingly hiring claims clerks to handle routine medical claims. This will keep the number of claims clerks growing at an average rate through 2008. However, claims clerks working for insurance companies—particularly health insurance—will grow more slowly as their job becomes increasingly automated through the implementation of electronic claims processing software that minimizes claims handling. However, in property and casualty insurance, the job still requires contact with policyholders and is less subject to automation than other clerical positions.

Employment of adjustment clerks is expected to grow faster than average as business establishments place an increased emphasis on maintaining good customer relations. An important aspect of good customer service is resolving customers' complaints and inquiries in a friendly and timely fashion. Because much of their work involves direct communication with customers, demand for adjustment clerks is expected to keep pace with growth in the number of customers. In particular, catalog and Internet retailers, whose growth is expected to skyrocket over the next 10 years, will demand more adjustment clerks acting as customer service representatives to handle an increasing number of requests.

Bill and account collector jobs also are expected to grow much faster than average as the level of consumer debt rises and as more companies seek to improve their debt collection by contracting with third party collection agencies. Government agencies are increasingly using third party collection agencies to collect on everything from parking tickets to child support payments and overdue taxes. Contrary to the pattern in most occupations, employment of bill and account collectors tends to rise during recessions, reflecting the difficulty that many people have in meeting their financial obligations.

Employment of welfare eligibility workers and interviewers is expected to decline as many people move from welfare to work, and as State and local governments attempt to curb growth in their expenditures for public assistance. The need to replace workers who leave this occupation will be large, however, as this job has a high turnover rate.

### Earnings

Earnings of adjusters, investigators, and collectors vary significantly. The median annual earnings for selected occupations in 1998 were as follows:

Insurance adjusters, examiners, and investigators .....	\$38,290
Welfare eligibility workers and interviewers .....	33,100
Insurance claims clerks .....	24,010
Insurance policy processing clerks .....	23,960
Bill and account collectors .....	22,540
Adjustment clerks .....	22,040

Workers in some occupations receive additional bonuses or benefits as part of their job. Adjusters are often furnished a cellular telephone and a company car or are reimbursed for use of their own vehicle for business purposes. Although many receive only a salary, some bill and account collectors receive commissions or bonuses in addition to salary, depending on how many cases they close.

Welfare eligibility workers and interviewers are twice as likely to belong to unions than workers in all occupations. In 1997, about 23 percent of all welfare eligibility workers and interviewers were union members, compared to 13 percent for all occupations. The two principal unions representing these workers are the American Federation of State, County, and Municipal Employees, and the Service Employees International Union.

### Related Occupations

Insurance adjusters and examiners investigate, analyze, and determine the validity of their firm's liability concerning disability, illness, casualty, or property loss or damages. Workers in other occupations that require similar skills include cost estimators, budget analysts, and private investigators.

The work of bill and account collectors, adjustment clerks, and insurance processing clerks is similar to that of customer service

representatives, telemarketers, telephone interviewers, and other workers who deal with the public over the telephone.

The work of welfare eligibility workers is similar to that of social and human service assistants, financial aid counselors, loan and credit counselors, probation officers, and other workers who interview customers or clients.

### Sources of Additional Information

General information about a career as a claim representative or an insurance processing clerk is available from the home offices of many life and property and liability insurance companies. Information about career opportunities in these occupations also may be obtained from:

☛ Insurance Information Institute, 110 William St., New York, NY 10038. Internet: <http://www.iii.org>

Information about licensing requirements for claim adjusters may be obtained from the department of insurance in each State.

For information about the Associate in Claims (AIC) designation, or the Introduction to Claims program, contact:

☛ Insurance Institute of America, 720 Providence Rd., P.O. Box 3016, Malvern, PA 19355-0716. Internet: <http://www.aicpcu.org>

Information on the Associate, Life and Health Claims designation can be obtained from:

☛ Life Office Management Association, 2300 Windy Ridge Pkwy., Atlanta, GA 30327-4308. Internet: <http://www.loma.org>

Information on the Certified Insurance Service Representative designation can be obtained from:

☛ The Society of Certified Insurance Service Representatives, P.O. Box 27028, Austin, TX 78755. Internet: <http://www.scic.com>

Career information on bill and account collectors is available from:

☛ American Collectors Association, Inc., P.O. Box 39106, Minneapolis, MN 55439-0106. Internet: <http://www.collector.com>

Employment information on welfare eligibility workers and interviewers is available at social service offices of municipal, county, and State governments.

## Bank Tellers

(O\*NET 53102)

### Significant Points

- The projected decline in employment of tellers reflects cost cutting by banks and the growing use of banking technology to perform routine banking services.
- Many job openings will arise from replacement needs in this large occupation because turnover is high, little formal education is required, and the position offers relatively low pay.
- Applicants trained to provide a variety of financial services, along with those seeking part-time work, should have the best job prospects.

### Nature of the Work

The bank teller is the person most people associate with a bank. Tellers make up 28 percent of bank employees, and conduct most of a bank's routine transactions. Among their responsibilities are cashing checks, accepting deposits and loan payments, and processing withdrawals. They may also sell savings bonds, accept payment for customers' utility bills and charge cards, process necessary paperwork for certificates of deposit, and sell travelers' checks. Some tellers specialize in handling foreign currencies or commercial or business accounts.

Being a teller requires a great deal of attention to detail. Before cashing a check, a teller must verify the date, bank name, identification of the person to receive payment, and legality of the document. They must also make sure that written and numerical amounts agree and that

the account has sufficient funds to cover the check. The teller then must carefully count cash to avoid errors. Sometimes a customer withdraws money in the form of a cashier's check, which the teller prepares and verifies. When accepting a deposit, tellers must check the accuracy of the deposit slip before processing the transaction.

Prior to starting their shift, tellers receive and count an amount of working cash for their drawer. A supervisor, usually the head teller, verifies this amount. Tellers use this cash for payments during the day and are responsible for its safe and accurate handling. Before leaving, tellers count cash on hand, list the currency-received tickets on a balance sheet, make sure the accounts balance, and sort checks and deposit slips. Over the course of a workday, tellers may also process numerous mail transactions. Some tellers replenish cash drawers and corroborate deposits and payments to automated teller machines (ATMs).

In most banks, head tellers are responsible for the teller line. In addition to the typical duties of a teller, a head teller's responsibilities include preparing work schedules, accessing the vault, ensuring the correct cash balance in the vault, and overseeing shipments of cash to and from the Federal Reserve.

Technology continues to play a large role in the job duties of all tellers. In most banks, for example, tellers use computer terminals to record deposits and withdrawals. These terminals often give tellers quick access to detailed information on customer accounts. Tellers can use this information to tailor services to fit a customer's needs or to recommend an appropriate bank product or service.

Because banks offer more and increasingly complex financial services, tellers in many banks are being trained to perform some functions of customer service representatives, in addition to their other duties. These tellers are required to learn about the various financial products and services the bank offers, so they can briefly explain them to customers and refer interested customers to appropriate specialized sales personnel. (Customer service representatives are discussed in the *Handbook* statement on interviewing and new accounts clerks.)

### Working Conditions

Tellers generally work weekdays, although some evening and weekend work may be required. The job offers ample opportunity to work part time with flexible hours; in some banks, 90 percent of tellers work part time. Banks often hire part-time, or "peak-time," tellers for busy banking periods, such as lunch hours and Saturday mornings. An

increasing number of tellers work outside a traditional bank setting, as more branches are established in shopping malls and grocery stores. These tellers usually work more evening and weekend hours and have more varied responsibilities than other tellers.

Continual communication with customers, repetitive tasks, long periods of standing within a small area, and a high level of attention to security characterize the job. Tellers wishing to provide more personalized service in a less hectic environment often choose to work for a small bank. Full-time employment and a full range of benefits are also more common in smallbanks, leading to lower turnover rates.

### Employment

Bank tellers held about 560,000 jobs in 1998; about 1 out of 3 worked part time. The overwhelming majority worked in commercial banks, savings institutions, or credit unions. The remaining were employed in a variety of other financial service companies.

### Training, Other Qualifications, and Advancement

When hiring tellers, banks seek applicants who have excellent communication skills, enjoy working with the public, and possess a strong math aptitude. Tellers must feel comfortable handling large amounts of cash and working with computers and video terminals. In general, banks prefer applicants with some sales and cash handling experience. In some metropolitan areas, employers seek multilingual tellers.

Although tellers work independently, their recordkeeping is closely supervised. Accuracy and attention to detail are vital. Tellers should be courteous, attentive, and patient in dealing with the public, because customers often judge a bank by the way they are treated at the teller window. Maturity, tact, and the ability to quickly explain bank procedures and services are important in helping customers complete transactions or make financial decisions.

Many new tellers transfer from other occupations, and virtually all tellers have at least a high school education. Usually, new tellers in large banks receive at least one week of formal classroom training. Classes are followed by several weeks of on-the-job training, in which tellers observe experienced workers before doing the work themselves. Smaller banks rely primarily upon on-the-job training. In addition to instruction in basic duties, many banks now include extensive training in the bank's products and services, communication and sales skills, and instruction on equipment, such as ATMs and on-line video terminals.

In large banks, beginners usually start for a few days as limited-transaction tellers, cashing checks and processing simple transactions, before becoming full-service tellers. Often, banks simultaneously train tellers for other clerical duties as well.

Advancement opportunities are good for well-trained, motivated employees. Experienced tellers may advance to head teller, customer service representative, or new accounts clerk. Outstanding tellers who have had some college or specialized training offered by the banking industry may be promoted to a managerial position. Banks encourage this upward mobility by providing access to education and other sources of additional training.

Tellers can prepare for better jobs by taking courses offered or accredited by the American Institute of Banking (an educational affiliate of the American Bankers Association) or the Institute of Financial Education. These organizations have several hundred chapters in cities across the country and numerous study groups in small communities. They also offer correspondence courses and work closely with local colleges and universities in preparing courses of study. Most banks use the facilities of these organizations to conduct cooperative training programs or develop independent training programs. In addition, many banks refund employees' college tuition fees, upon successful completion of courses. Although most courses are meant for employed tellers, some community colleges offer preemployment training programs. These programs can help prepare applicants for a job in banking and can give them an advantage over other jobseekers.



*Tellers use computer terminals to record deposits and withdrawals.*

Tellers who are trained to sell insurance products must receive a State license to sell insurance. This requires passing an examination, usually after taking a prelicensing course. (See the statement on insurance sales agents elsewhere in the *Handbook*.)

### Job Outlook

Employment of bank tellers is expected to decline through 2008. Nevertheless, many job openings will arise from replacement needs, because turnover is high—a characteristic typical of large occupations that normally require little formal education and offer relatively low pay. Applicants for part-time jobs should fare better than applicants for full-time positions.

The banking industry will continue to undergo many changes that will impact employment of traditional tellers, who perform only routine transactions. Principal among these are technology, bank mergers, and changing employment needs. For example, ATMs and the increased use of direct deposit of paychecks and benefit checks have reduced the need for bank customers to interact with tellers for routine transactions. In addition, electronic banking is spreading rapidly throughout the banking industry. This type of banking, conducted over the telephone or through computer networks, will also reduce the number of tellers over the long run.

Bank mergers, particularly those involving competing banks, have reduced the number of branches as the newly formed banks cut costs and eliminate duplicate services. This has adversely affected employment of tellers who work primarily in branch offices. Bank mergers are expected to continue as banks seek to further reduce costs and offer more services that only large banks can provide, such as numerous ATM locations, more types of loans, and securities brokerage and insurance services.

Teller employment is also being impacted by the increasing use of 24-hour phone centers by many large banks. These telephone centers allow a customer to interact with a bank representative at a distant location, either by telephone or video terminal. Customer service representatives, who can handle a wider variety of transactions than tellers, including loan applications and credit card issuance, usually staff such centers.

Even though some banks have streamlined their branches, the total number of bank branches is expected to increase to meet the needs of a growing population. Branches are being added in nontraditional locations, such as grocery stores, malls, and mobile trailers designed to reach people who do not have easy access to banks. Often, these branches are open longer hours and offer greater customer convenience. Many of these nontraditional branch offices are small and are staffed by tellers who are trained as customer service representatives. As a result, tellers who can provide a variety of financial services will be in greater demand in the future.

### Earnings

Median annual earnings of full-time bank tellers were \$17,200 in 1998. The middle 50 percent earned between \$14,660 and \$20,180. The lowest 10 percent earned less than \$12,970, while the top 10 percent earned more than \$23,000. Some banks offer incentives that reward tellers for inducing customers to use other financial products and services offered by the bank. In general, greater responsibilities result in a higher salary. Experience, length of service, and, especially, the location and size of the bank also are important. Full-time tellers generally receive a full range of benefits, from life and health insurance to pension benefits, whereas part-time tellers often do not.

Median annual earnings in the industries employing the largest number of bank tellers in 1997 were:

Savings institutions .....	\$16,800
Commercial banks .....	16,600
Credit unions .....	16,500

### Related Occupations

Tellers combine customer service and knowledge of bank procedures with quickness and accuracy to process money, checks, and other financial items for customers. Other workers with similar duties include

new accounts clerks, cashiers, toll collectors, post office clerks, auction clerks, and ticket sellers.

### Sources of Additional Information

General information about tellers and other banking occupations, training opportunities, and the banking industry is available from:

✦ American Bankers Association, 1120 Connecticut Ave. NW, Washington, DC 20036. Internet: <http://www.aba.com>

State bankers' associations can furnish specific information about job opportunities in their State. Individual banks can provide detailed information about job openings and the activities, responsibilities, and preferred qualifications of tellers.

## Communications Equipment Operators

(57102, 57105, 57108, 57111, and 57199)

### Significant Points

- About 9 out of 10 communications equipment operators work as telephone operators.
- Workers are trained on the job.
- Employment is expected to decline due to new laborsaving communications technologies and consolidations in the telecommunications industry.

### Nature of the Work

Most communications equipment operators work as telephone operators, assisting customers making telephone calls. Although most calls are connected automatically, callers sometimes require the assistance of an operator. *Central office operators* help customers complete local and long distance calls. *Directory assistance operators* provide customers with information such as phone numbers or area codes. *Switchboard operators* usually provide telephone assistance for a single organization; they relay incoming, outgoing, and interoffice calls.

When callers dial "0", they usually reach a central office operator, also known as a *local, long distance, or call completion operator*. Most of these operators work for telephone companies and many of their responsibilities have been automated. For example, callers can make international, collect, and credit card calls without the assistance of a central office operator. Other tasks previously handled by these operators, such as billing calls to third parties or monitoring the cost of a call, have also been automated.

Callers still need a central office operator for a limited number of tasks. These include placing person-to-person calls or interrupting busy lines if an emergency warrants the disruption. When natural disasters occur, such as storms or earthquakes, central office operators provide callers with emergency phone contacts. They also assist callers having difficulty with automated phone systems. An operator monitoring an automated system for placing collect calls, for example, may intervene if a caller needs assistance with the system.

Directory assistance operators provide callers with information such as telephone numbers or area codes. Most directory assistance operators work for telephone companies; increasingly they also work for companies that provide business services. Automated systems now handle many of the responsibilities once performed by directory assistance operators. The systems prompt callers for a listing, and may even connect the call after providing the phone number. However, directory assistance operators monitor many of the calls received by automated systems. The operators listen to recordings of the customer's request, and then key information into electronic directories to access the correct phone numbers. Directory assistance operators also provide personal assistance to customers having difficulty using the automated system.